



# LIVING THE LATER YEARS

## A Message from the WPPP Board

The Board of the Westchester Public/Private Partnership Membership Fund for Aging Services invites you to attend one of the many upcoming in person events outlined in this newsletter.

## A Message from the Fund Administrator

The Westchester Public/Private Partnership Membership Fund for Aging Services in partnership with the Westchester County Department of Senior Programs and Services and Fordham University Graduate School of Social Services final report from Live Well & Age Well: The Planning Ambassadors for Aging Program survey is now available. It is designed to help residents plan for a successful quality of life in the future and to support healthy aging and well-being. More details are included in this newsletter.

We also hope that you will attend one or all of the special upcoming events included in this issue, and to have fun while you are there!

Wishing you a safe and enjoyable rest of the summer.



**Mae Carpenter**

Fund Administrator , WPPP  
Commissioner Dept. of Senior Programs and Services.

## A Message from the County Executive

Dear Friends,

Thank you for reading this latest edition of "Living the Later Years," a Westchester County newsletter designed to provide valuable information to assist you in your daily life.

The months of August and September are filled with exciting programs and activities for your enjoyment, education and livability in Westchester. Be sure to get up and get involved, and encourage your friends and neighbors to do the same.

We are very proud of the robust programs and services we offer to our seniors and their caregivers – which all help to improve your quality of life in our County.

Wishing you an enjoyable rest of the summer.  
Thank you and be well.



**George Latimer**  
County Executive

# Enrolling in Medicare Part B - How to avoid mistakes and financial penalties

Medicare Part B helps pay for medically necessary services. These include doctor's visits, outpatient care, mental health services and various preventative services. Although enrollment into Part B is voluntary, be sure to understand the potential risks of not enrolling in a timely, compliant manner.

## When to Delay Enrolling in Part B?

If you are covered under a Group Health Plan (GHP) based on your or your spouse's current employment, or current employment of a family member (if disabled), you have the option to delay enrollment if that GHP is considered primary coverage.

## When is an Employer's GHP primary to Medicare?

**Medicare Eligible due to age (65):** For most employer plans with 20 or more employees, the GHP is considered the primary payer and Medicare secondary. You may choose to delay enrolling in Part B to wait to begin to pay the monthly Part B premium (at least \$174.70/ month, may be higher depending on your income).

**Medicare Eligible due to disability** (collecting Social Security Disability): For employers with 100 or more employees, the GHP is usually considered the primary payer and Medicare secondary. You may choose to delay enrolling in Part B to wait to begin to pay the monthly Part B premium (at least \$174.70/month, may be higher depending on your income).

**Please note:** If you are covered by COBRA (Consolidated Omnibus Budget Reconciliation Act) or Retiree coverage you will need to enroll into Part B, as it is NOT considered current employer coverage and Medicare Part B is considered the primary source of coverage.

## There is a penalty if you incorrectly delay enrollment in Part B

You will be charged 10% of the Part B standard premium for each 12-month period you failed to enroll in Part B.

## What action should you take as you approach Age 65 or are collecting Social Security Disability?

- Speak with your employer's benefits coordinator or human resource staff to review if your GHP coverage is primary to Medicare.
- Or, contact Social Security Administration (800-772-1213) and to review if a delay enrollment in Part B is appropriate.

For more information on Medicare Part B, contact Westchester County's Senior Programs and Services HIICAP (Health Insurance Information, Counseling & Assistance Program) Unit at 914-813-6100 and speak with a counselor regarding your specific circumstances. The HIICAP program offers FREE unbiased and informed guidance.

# Care Connections Program

If you wish to access the Care Connections program, care navigation or education, please call (914) 813-6262 or email [careconnections@westchesterpartnership.org](mailto:careconnections@westchesterpartnership.org)

The Care Connections Program offers unique and innovative services, developed specifically to help Caregivers navigate the challenges of caring for a loved one. Supporting an older adult can be both stressful and overwhelming often resulting in financial, emotional and physical burdens. Many caregivers have questions about accessing resources and how to best meet both short and long term needs for care.

The program provides Care Navigation, Educational Workshops and stress reduction amenities. All services are provided free of charge.

## Care Navigation

The Caregiver will benefit from a professional Care Navigator's assessment and recommendations on how to best meet their loved one's needs and specific resources available in their local community. All services are confidential and support the caregiver's individual needs.

## Educational Workshops

There are 2 educational workshops designed for Caregivers being offered for FREE in September:

- "Caring for the Caregiver" - Four weekly sessions covering tools and strategies to navigate the caregiver journey with resilience.
- "Building Better Caregivers" - A 6- week workshop series for caregivers caring for a loved one with dementia, brain injury, or stroke.

A Caregiver can take one or both. Please register early as the workshops fill up quickly

# Senior Law Day Tuesday, October 1st 9 AM – 2 PM Westchester County Center, White Plains



FREE workshops and consultations with attorneys, certified financial planners and Medicare/geriatric care specialists.

Topics Include: • Estate Planning • Elder Law • Medicaid/Medicare • Social Security

Planning for the Future? Join us to get your questions addressed.

Registration Recommended: (914) 813-6300

**DONATE** : If you would like to support our work, please send a donation to:

Westchester Public/Private Membership Fund for Aging Services, 9 South First Avenue 10th Floor, Mt. Vernon, NY 10550

**Address Changes:** Contact Marikay Capasso at [mqcq@westchestercountyny.gov](mailto:mqcq@westchestercountyny.gov) or 914 813 6427

**Le gustaría recibir este boletín en español?** Llame al 914 813 6427 o email [mqcq@westchestercountyny.gov](mailto:mqcq@westchestercountyny.gov). Por favor, incluir su nombre y dirección postal.

**.Editors: Colette Phipps, LMSW, Liason to WPPP**

**Marikay Capasso. MA, Westchester Public/Private Membership Fund for Aging Services**

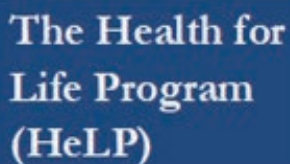
## **FIGHTING HATE AND BIAS**

The Hate Crimes Unit investigates and prosecutes crimes that are motivated, in whole or in substantial part, by a belief or perception regarding the race, color, national origin, ancestry, gender, religion, religious practice, age, disability or sexual orientation of the victim, regardless of whether the belief or perception is correct.

The Unit, led by Senior Assistant District Attorney Catalina Blanco Buitrago, was established to work more closely and extensively with law enforcement and local government to address underlying systemic issues, bring justice to those who are victimized, and offer education to prevent such crimes. Specially-trained prosecutors and crime analysts also conduct trainings for law enforcement, community organizations, and schools to further educate and prevent hate and bias incidents.

Crimes motivated by hate and bias traumatize individual victims, communities, vulnerable populations and threaten public safety. If you are a victim or witness to a crime that you believe is based on hate or bias, report it to your local police department or the Westchester County District Attorney's Office at 914-995-TIPS (8477). Complaints can also be filed online at [www.westchesterda.net](http://www.westchesterda.net). Language assistance is available.

## **Chronic Disease Self-Management Workshop**



The Health for  
Life Program  
(HeLP)

Better manage your health in time for the holidays!

This free in person workshop HeLPs you better manage your chronic condition(s). The workshop meets once a week for six weeks on Thursdays starting Oct. 17 through Nov. 21, 2024 from 1:30 to 4 pm. at the Gerard J Byrne Center, Anthony Veteran Park, Ardsley.

We learn how to get a good night's sleep, healthy eating, physical activity. The workshops are open to Westchester residents age 55 and older.

There is no charge to participate but pre-registration is required and space is limited. Please contact Marikay Capasso at (914)813-6427 or email at [mqcq@westchestercountyny.gov](mailto:mqcq@westchestercountyny.gov) to request an application form.

## **Collage/Painting Workshop for Older Adults**

Free in person collage/painting workshop led by bilingual teaching artist, Miguel Cossio.

Class will meet Tuesdays and Thursdays from 11 am to 12:30 pm from September 24 through October 24, 2024 at Fordham University's Westchester campus.

No previous experience needed, all materials will be provided. Pre-registration is required and space is limited. Please contact Marikay Capasso for an application form: [mqcq@westchestercountyny.gov](mailto:mqcq@westchestercountyny.gov) or (914) 813-6427.

# Livable Communities Tenth Annual Village Fair

**Tuesday, September 17, 2024**

**10 a.m. – 2 p.m.**

Mount Pleasant Community Center, 125 Lozza Drive, Valhalla.

Free admission and on-site parking.

Complimentary breakfast and light lunch with registration

To register and for more information, Contact - Jennifer Crawford at 914-813-6263 or [jqsu@westchestercountyny.gov](mailto:jqsu@westchestercountyny.gov)

Come to the fair for MOVEMENT, DISCUSSION, INTERACTIVE LEARNING and FUN with inspired thinkers and doers from across Westchester County.



## LIVE WELL & AGE WELL: THE PLANNING AMBASSADORS FOR AGING

Developed by the Westchester County Department of Senior Programs and Services and the Westchester Public/Private Partnership for Aging Services, Live Well & Age Well: The Planning Ambassadors for Aging Program is designed to help residents plan for a successful quality of life in the future. This program is part of the Livable Communities: A Vision for All Ages Initiative and is intended to support healthy aging and well-being.

Fordham University's Ravazzin Center on Aging created a voluntary and anonymous survey (available at some locations in person and online) to help people start to think about the later years. Over one thousand surveys were submitted and over eight hundred completed surveys were analyzed and provide vital insights and understanding of individual perceptions and experiences in the areas of housing, transportation, health and other areas of well-being.

Fordham faculty provided highlights of the survey results on June 12, 2024 at the Westchester County Center and shared several priorities that emerged:

- Health: physical and mental health access to quality care
- Financial stability; budgeting, affording daily necessities
- Living and maintaining independence and mobility

They also highlighted some conclusions including the importance of affordable housing, transportation, comprehensive healthcare and caregiver support.

The report will serve as an important foundation in the efforts to understand and plan for Westchester County of older adults needs and services.

For more information about the Planning Ambassadors for Aging Final Report, please contact (Colette Phipps at [cap2@westchestergov.com](mailto:cap2@westchestergov.com) or call 914 813-6441.



The Westchester Public/Private  
Membership Fund for Aging Services

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# ADDRESS

## SENIOR CITIZEN **DANCE PARTY**

Wednesday, August 21, 2024  
10 a.m. to 1:30 p.m.

Glen Island Park, Weyman Avenue, New Rochelle, NY

**There will be Music and Dancing Lessons.**

TO MAKE A RESERVATION CALL: (914) 218-3968

Reservation deadline: Tuesday August 13, 2024  
(One lunch will be provided with each reservation)

**FREE ADMISSION | FREE PARKING**  
SENIORS RIDE FREE on Bee-Line Buses

**SENIOR CITIZEN DANCE PARTY**  
*DJ & Dancing Lessons*

Wednesday, August 21, 2024  
**10 A.M.—1:30 P.M.**  
Glen Island Park, Weyman Avenue, New Rochelle, N.Y.

Lunch served at 11:30 a.m.  
Reservation Deadline: Tuesday, August 13, 2024  
One lunch will be provided per registrant

**FREE ADMISSION & FREE PARKING**  
To make a reservation call: (914) 218-3968  
SENIORS RIDE FREE on Bee-Line Buses



George Latimer, County Executive  
Mae Carpenter, Commissioner  
Department of Senior Programs and Services  
Kathleen O'Connor, Commissioner  
Department of Parks, Recreation and Conservation

